

TECHNICAL REPORT:
Health Care Focus Groups
and Key Informant Interviews

A PROJECT OF THE MISSOURI STATE PLANNING
GRANT ON THE UNINSURED

PREPARED BY:

Janet Martin

*SOUTHWEST MISSOURI STATE UNIVERSITY
OZARKS PUBLIC HEALTH INSTITUTE*

August 30, 2004

INTRODUCTION

In late 2003, a State Planning Grant (SPG) was awarded to the Missouri Department of Health and Senior Services (MDHSS) to study the uninsured. MDHSS selected the Ozarks Public Health Institute (OPHI) at Southwest Missouri State University as a subcontractor. OPHI's role was to conduct key informant interviews and employer focus groups as part of a data-gathering process intended to propose models and options for increasing health insurance coverage in Missouri. The purpose of this report is to provide technical information about the research process, including methodology, data analysis procedures, and descriptions of instruments.

METHODOLOGY

Employer focus groups. Focus groups were conducted between April 14 and July 15, 2004. Ten focus groups were planned for the seven MDHSS-designated geographic regions of Missouri, as seen in Figure 1 below. It was the researchers' intent to recruit participants randomly. An online service available through public libraries (Reference USA) was utilized to construct lists of businesses in the 10 cities which were selected as focus group locations: Columbia, Gallatin, Grandview, Kennett, Kirksville, Kirkwood, Pineville, Rolla, Springfield, and Van Buren. Selected businesses were limited to 50 or fewer employees. From each list of businesses, a systematic sample of 20-30 businesses was extracted. Each potential participant was offered \$50 to compensate for time and travel.

Response to the first focus group was poor. This prompted the researchers to make contact with the employers in a variety of ways in an attempt to increase participation. Employers were contacted by mail and telephone; RSVP postcards were included in the written materials; and follow-up and reminder phone calls were made to those employers who had been invited to the focus groups. Using these methods, a total of 100 employers were invited to participate for the first four focus groups (Pineville, Grandview, Kennett, and Columbia). Of those, only eight actually participated and three of those were done via telephone interview rather than face-to-face focus groups.

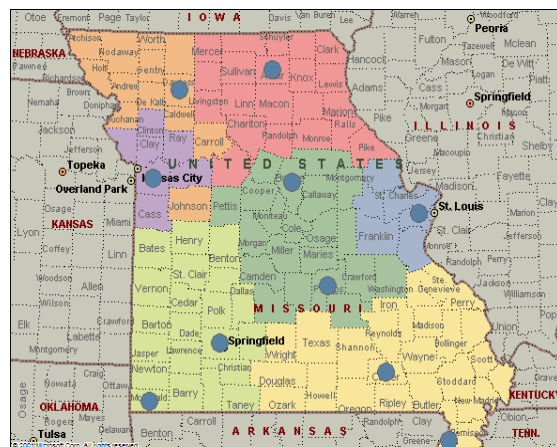


FIGURE 1

(A copy of the invitation letter may be found in Appendix A.)

With the guidance of MDHSS, the researchers then decided to conduct the focus calls via conference call in hopes of increasing participation. This method was tried for the next two focus groups (Van Buren and Gallatin). Only two people agreed to participate.

As a last measure, MDHSS and OPHI contacts were used to solicit participation. Specifically, Chambers of Commerce, the National Federation of Independent Businesses, Employee Benefits Design, and Community Partnerships were utilized. This method was used for the remaining focus groups and helped to increase participation significantly. A combination of in-person focus groups and individual telephone interviews were used; employers were contacted by email. Using this method meant that selected employers were no longer random and the businesses did not necessarily have fewer than 50 employees. Nonetheless, data were collected from 64 employer representatives residing in 21 counties around the state.

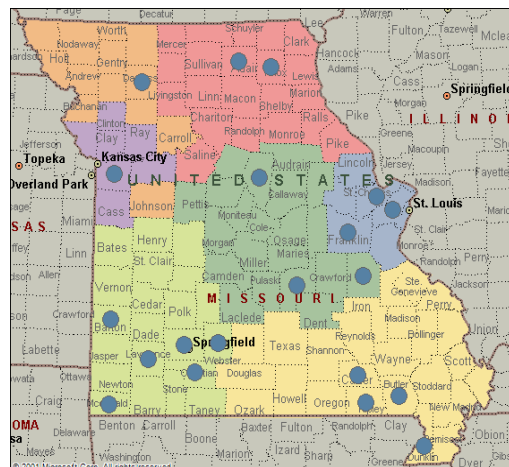
Participation by city was as follows:

CITY	NUMBER OF BUSINESS REPRESENTATIVES
Baring	1
Billings	1
Columbia	3
Doniphan	1
Ellsinore	1
Gallatin	2
Grandview	2
Irondale	1
Kennett	2
Kirksville	3
Liberal	1

CITY	NUMBER OF BUSINESS REPRESENTATIVES
Marshfield	1
Mt. Vernon	1
Naylor	1
O’Fallon	1
Pineville	3
Poplar Bluff	12
Potosi	7
Qulin	1
Rolla	6
Springfield	11
St. Louis	1
Union	1

The geographical representation of cities can be seen in Figure 2 below.

Forty-eight employers participated in seven face-to-face focus groups; 16 participated in individual phone interviews. Fifty-three of the companies represented offered health insurance to at least some employees; eleven did not.



Focus group questions were selected by examining the results of state planning grants which had been conducted in other states. Specifically, reports from Arkansas, Colorado, Delaware, Idaho, Illinois, Iowa, Kansas, Minnesota, New Hampshire, Oregon, South Dakota, Texas, Utah, and Vermont were analyzed to assemble a set of questions to be used in Missouri. As the focus groups progressed, the researchers determined that several questions were redundant

FIGURE 2

or did not provide meaningful information. Those questions were deleted. One question was reworded. Appendix B contains a list of the original questions. Those that were deleted are indicated as such.

Each participant was given an information sheet which also served as an informed consent. Participants signed and returned one copy and kept the other copy for their records. A sample information sheet may be found in Appendix C.

At the conclusion of each focus group, participants were asked to complete a short demographic survey. For those who were interviewed by telephone, surveys were distributed by mail. A sample survey may be found in Appendix D.

All focus groups were held in either public library meeting rooms, community centers, or Community Partnership offices.

A wide variety of companies participated in the focus groups. Some of the businesses represented included the following:

- Restaurant
- Radio station
- Head Start
- Cellular phone service
- Coffee shop
- Flooring company
- Lumberyard
- Chiropractor
- Convenience store
- Dental prosthetics
- Manufacturing company
- County government
- Bison ranch
- Plasma service
- Furniture store
- Car dealership
- Construction company
- Personnel services

Each focus group meeting or interview was audio-taped and transcribed (with the exception of one interview in which the tape was inaudible). A database of participants was maintained, and each participant was sent a thank-you note for his or her involvement in the research. The database and audiotapes were destroyed at the conclusion of the project.

Since focus groups are qualitative in nature, standard data analysis procedures were not used. Instead, the content of the focus group responses was analyzed for themes and key issues, as well as intensity and frequency of responses. Notes were taken during the focus groups and interviews, and the transcripts were thoroughly analyzed. Over 250 pages of transcripts were reviewed, and the information was synthesized into a final report entitled "*Final Report: Summary of Health Insurance Focus Groups and Key Informant Interviews.*"

Key Informant interviews. Thirty-four interviews were conducted between April 30 and August 19, 2004. With assistance from MDHSS, seven areas of emphasis were developed. SPG staff provided the majority of individuals that comprised the list. The researchers supplemented the list with eight names. The areas of emphasis and number of interviews completed within each were as follows:

- Federally qualified health centers (5)
- Free clinics (5)
- Group purchasers of insurance (4)
- Health care providers (7)
- Insurance companies (4)
- Local public health agencies (5)
- Special individuals (4)

To complete 36 interviews, contacts were attempted with 75 individuals. Two or three attempts were made to contact each key informant. In 32 cases, the individuals did not return the researchers' calls or would not agree to be interviewed. In seven other cases, the phone numbers, emails, and/or addresses supplied were erroneous.

Approximately half of the key informants had email addresses, so they were initially contacted about the project via email. The other half did not have email, and regular mail was used to make initial contact. A sample introductory letter may be found in Appendix E. After the introductory letter/email, the key informants were again contacted to set up interview times. They were then contacted a final time to actually conduct the interviews.

Email contact proved to be more successful in setting up interviews than the mail/telephone combination. In addition, individuals who were already familiar with the SPG project were much more likely to agree to an interview than those who had not heard of the project.

Key informant interview questions were selected by examining the results of state planning grants which had been conducted in other states. However, much less information was available for key informants than for focus groups. Reports from Illinois, Montana, and South Carolina were analyzed to assemble a set of questions to be used in Missouri. Two questions were added to the list, and one was reworded. None of the questions was deleted. Appendix F contains a complete list of interview questions.

Each interview was audio-taped and transcribed (with the exception of one interview in which the tape was inaudible). A database of participants was maintained, and each participant was sent a thank-you note for his or her involvement in the research. The audiotapes were destroyed at the conclusion of the project but the database was not, since the participants agreed to make their names known in case further contact was needed for additional input on the project. A complete list of key informants may be found in Appendix G.

Participation by region was as follows:

REGION	NUMBER INTERVIEWED
Northwest	4
Kansas City	4
Southwest	9
Northeast	3
Mid-Missouri	8
St. Louis	3
Southeast	3

Like focus groups, key informant interviews are qualitative in nature. The content of each interview was analyzed for themes and key issues. Notes were taken during the interviews, and the transcripts were thoroughly analyzed. Sub-reports were prepared for each of the seven areas of emphasis listed above. Information from the sub-reports was then synthesized into a final report. More than 180 pages of transcripts were reviewed.

The Key Informant interview results can be found in a separate report entitled "*Final Report: Summary of Health Insurance Focus Groups and Key Informant Interviews.*"

APPENDIX A
Focus Group Introductory Letter

Dear :

The Missouri Department of Health and Senior Services recently received a State Planning Grant (SPG) from the Department of Health and Human Services Administration. The purpose of the project is to develop a plan for providing access to affordable health insurance coverage to all citizens.

One component of the SPG project is to conduct focus groups with small business representatives. Southwest Missouri State's Ozarks Public Health Institute (OPHI) has been selected to conduct the focus groups, and your business has been selected to participate. We need input from businesses that do **and** do not offer health insurance to their employees. In other words, we need **your** input.

The focus group will be held on Monday, June 14, 6:30 pm, at the Library Center, 4653 South Campbell. We will meet in the Harrison Room, which is located in the northwest corner of the Library Center. The meeting will last no more than two hours, and light refreshments will be served. For your convenience, a map is enclosed.

For your participation in the project, we will be able to compensate you **in the amount of \$50** for your time and inconvenience.

Please RSVP by using the enclosed, postage-paid postcard. If you have any questions about the SPG project, please contact Janet Martin at 417-836-4677 or janetmartin@smsu.edu.

Thanks in advance for your cooperation on this important statewide effort.

Sincerely,

Dalen Duitsman, Director
Ozarks Public Health Institute
Southwest Missouri State University
Department of HPER
901 South National Avenue
Springfield, MO 65804-0089
phone: 417-836-5550 fax: 417-836-5371
DalenDuitsman@smsu.edu

APPENDIX B

Focus Group Questions

Introduction (10 minutes)

- “Thank you for coming. The purpose of this focus group is to discuss health insurance issues. The information you provide will be used to explore ways to make health insurance more affordable and accessible in Missouri. What all of you have in common here tonight is that you’re the health insurance decision-makers for your businesses.”
- Introduce self and Assistant Moderator. Explain roles of Moderator (guide the discussion, keep things on track and moving forward) and Assistant Moderator (take detailed notes, operate recording equipment). Explain OPHI’s role in the larger State Planning Grant. We’re doing 10 of these focus groups around the state which represent seven regions designated by the Missouri Department of Health and Senior Services.
- Explain that the session will be audio-taped but confidentiality will be maintained. Use first names only.
- “Here are the rules for the focus group: (1) Talk one at a time so we can hear you on the tape; (2) If you have a cell-phone, please turn the ringer off; (3) If you need to get up and get a drink or use the restroom, please feel free to do so; and (4) Don’t be afraid to speak up. We welcome all points of view. That’s why we’re here.”
- Pass around name tags. Point out refreshments and facilities. Focus group will last about 2 hours. We promised you a stipend for attending, and we’ll give that to you on the way out.
- “Let’s go around and introduce ourselves. Please tell us four things: (1) your first name, (2) the type of business you’re in, (3) whether or not your business provides health insurance to any of its employees, and (4) whether or not you personally have health insurance.”

The first questions are for those businesses that offer insurance. (20 minutes)

1. Do you have employees who decline to participate in your health insurance plan? If so, why? *Cost? Have insurance from another source? Transient employees, younger, employees without dependents, married with spouse who carries insurance*
2. How do you decide if or how much the employee should pay? *Employee input, advice from health insurer or broker*
3. Have your plans changed recently? *Premium increases, reduced benefits, more co-pays, higher deductibles, switched to HMO, switched to catastrophic*

4. Is there a situation where your company might decide to drop coverage altogether?
Probe: economic downturn or increase in costs.
5. (DELETED) How do employers make decisions about the health insurance they will offer to their employees? What factors go into their decisions regarding premium contributions, benefit package, and other features of the coverage?
6. Do you think employers should make health education/wellness programs or annual physicals and screenings available to their employees? *Smoking cessation, stress reduction, asthma awareness, heart attack/stroke information, cholesterol/diabetes/blood pressure screenings*

The next few questions are for those businesses that do NOT offer insurance. (20 minutes)

1. What would it take for your company to start offering coverage? *Lower premiums, growth in company, economy, financial assistance, employee demand, owner's need, better information about how to get insurance*
2. How much would your company be willing to pay per employee per month?
3. What is the minimal type of coverage you would want to be able to offer for the amount of money you could afford to pay? *HMO, catastrophic, hospital coverage, preventive care coverage with a low co-pay or low deductible*
4. What are the benefits of not offering health insurance? *Cost savings, fewer administrative hassles*
5. What are the costs of not offering health insurance? *Absenteeism, inability to attract/retain employees; new employee training costs*
6. To what degree would your company be influenced by purchasing alliances or additional tax incentives?

The next set of questions is for everyone. (30 minutes)

1. What are the most important factors that have influenced your decision to offer or not offer health insurance? *Cost, attracting/retaining workers, employee/owner interest/need, financial health of business, workforce characteristics, concerns about offering then taking away benefits, paperwork, pre-existing conditions limitations*
2. Do your competitors offer health insurance?
3. Do you think current insurance regulations deter some companies from participating?

4. What are the most needed health care services by your employees? *Primary care, mental health, dental, prescription drugs*
5. (DELETED) Do you think you have adequate information about the regulations that affect the type of insurance available in Missouri, or would you like to know more?
6. What kind of information would you find useful in making decisions about health insurance? *List of insurers; list of products offered and base rates, list of provider networks and specialty providers, small group regulations, instructions on setting up health insurance plans for your employees*
7. Is the system becoming better or worse for employers? Why?

The final set of questions concerns some alternatives to the typical employer-based insurance coverage. (30 minutes)

1. One way of making health insurance more affordable for employers is known as the 1/3 model. Employers that choose to participate pay 1/3 of the monthly premium, employees pay 1/3, and some other source pays the remaining 1/3. Would your company be interested in such an arrangement? If so, who should pay the remaining 1/3? *State government, federal government, health insurers, another source*
2. (DELETED) A "pay or play" health insurance reform package would provide insurance to the unemployed, the self-employed, and workers who have no insurance through their employer. The package, funded by a tax on employers who do not provide health care coverage, appears to be a workable solution to the nation's health insurance problems. Would your company be interested in such a program?
3. What incentives do you think would be effective in encouraging employers to offer health insurance? *Government subsidies, tax credits*
4. Do you think employers have an obligation to provide health insurance to their employees? *If not, who should?*
5. How do you feel about government involvement in employer-based health insurance? *Quality of available coverage, paperwork, concern for privacy, higher taxes*

Note: This question was reworded as follows—What would be some positives and negatives about government involvement in employer-based health insurance?

6. What do you think should be done to reduce the number of uninsured in the state?
7. (DELETED) Would your company be interested in hiring an on-site doctor or nurse practitioner as a way to curb increasing health care costs? *Why?*

Conclusion (5-10 minutes)

“Thank you very much for participating. Let’s go around for one final question: Of all the things we talked about tonight concerning health insurance, what is the first thing that comes to your mind as being important or significant?”

APPENDIX C
Focus Group Information Sheet

Missouri State Planning Grant
Working for an Insured Missouri



Missouri Department of
Health and Senior
Services

Missouri State Planning Grant

Employer Focus Group

If you choose to be in this study, you will be asked questions about insurance from an employer's perspective. Typical questions include type of business, benefits offered, type of employees, and the most pressing problems facing your company. The only cost to you for being in this study is the time you must spend. We will compensate you for time and travel for being in our study, even if you are not able to finish. If you have any questions about how the study works, feel free to contact the study investigator:

Dr. Dalen Duitsman

Director of the Ozarks Public Health Institute
Southwest Missouri State University
Department of HPER
901 South National Avenue
Springfield, MO 65804-0089
phone: 417-836-5550 fax: 417-836-5371
DalenDuitsman@smsu.edu

This focus group will last no more than two hours. You may quit participating at any time. The session will be audiotaped but confidentiality will be maintained. You will be using your first names only, and results will be reported only as a group. The audiotapes will be destroyed at the conclusion of the project. If you agree to these conditions, please sign below:

Signature

Date

If you have any questions about how this study was carried out or your rights in this study, contact Ms. Mahree Skala, Chairperson of the Missouri Department of Health Institutional Review Board, at 573-751-6079.

The State Planning Grant is a federally funded initiative from the Health Resources and Services Administration (HRSA) to the Missouri Department of Health and Senior Services (MDHSS) in the amount of \$880,361 Grant No.6 P09OA01684-01-01.

APPENDIX D

**Demographic Survey for Small Business Employer Focus Groups
Missouri State Planning Grant**

1. Identify the county of your business. _____
2. How many employees does your business employ **full-time**?
 - 1 to 5 employees
 - 6 to 20 employees
 - 21 to 30 employees
 - 31 to 40 employees
 - 40 to 50 employees
 - 51 or more
3. How many employees does your business employ **part-time**?
 - 1 to 5 employees
 - 6 to 20 employees
 - 21 to 30 employees
 - 31 to 40 employees
 - 41 to 50 employees
 - 51 or more
4. Approximately how many employees do you have represented by these educational categories?
 - _____ No formal education
 - _____ Grade School (1 to 8 years)
 - _____ Some High School (9 to 11 years)
 - _____ High School Graduate or GED
 - _____ Some college/vo-tech training after HS
 - _____ College Graduate
 - _____ Postgraduate Degree/Study
 - Don't know
5. What industry **most closely** describes your business?
 - Government/public administration
 - Health care
 - Education
 - Social Services
 - Agriculture, farming, forestry and fishing
 - Construction, mining
 - Manufacturing
 - Transportation, communications and utilities
 - Retail and wholesale trade/sales
 - Banking, finance, insurance, real estate
 - Entertaining
 - Business and repair services
 - Personal services
 - Professional and related services
 - Other _____
 - Don't know
6. In order, rank the top three specific **Employment/Labor Force** issues that affect your business the most:
 - _____ Minimum Wage
 - _____ Finding Qualified Workers
 - _____ Housing Availability
 - _____ Tuition Reimbursement
 - _____ Health Insurance
 - _____ Ergonomics
 - _____ Collective Bargaining (union organizing)
 - _____ Retirement plans
 - _____ Discrimination Laws
 - _____ Continuing Education/Training Programs
 - _____ Safety and health regulations
 - _____ Employment standards
 - _____ Prevailing wages
 - _____ Other _____

- Don't know

7. Rank (1 = most influential to 5/6 = least influential) the following **health insurance issues** that affect your business:

- ____ Premium Cost of Health Insurance
- ____ Administrative Costs of Health Insurance
- ____ Access to Health Care Providers
- ____ Insurance Mandates
- ____ Availability of health insurance choices
- ____ Other _____
- Don't know

ANSWER ONLY ONE OF THE FOLLOWING TWO QUESTIONS (#8 AND 9).

8. Which of the following best describes your company's annual employer contribution to health insurance PER EMPLOYEE? (**If you answer this question, skip to #10.**)

- Do not offer any type of health insurance (**If you selected this option, you are now done with the survey**)
 - Less than \$1,000 annually
- \$1,000 to \$1,999
- \$2,000 to \$2,999
- \$3,000 to \$3,999
- \$4,000 to \$4,999
- \$5,000 to \$5,999
- over \$6,000 contribution
- No employer sponsored policy holder
- Don't know

9. What is your total health insurance obligation for ALL EMPLOYEES? \$ _____

10. Identify the type of insurance offered to your employees.

- Fee for service (traditional health insurance)
- Health Maintenance Organizations (HMO)
- Preferred Provider Organizations (PPO)
- Point of Service Plans (PSP)
- Other _____

11. Which of the following options does your health insurance plan cover? Check all that apply.

- Hospital care
- Emergency Care
- Surgery (inpatient and outpatient)
- Office visits to your doctor
- Maternity care
- Well-baby care
- Immunizations
- Mammograms
- Medical tests
- X-rays
- Mental health care
- Laboratory services
- Dental care (e.g., preventive, diagnostic services, procedures, orthodontics)
- Vision care (e.g., exams, prescriptions, surgery)
- Occupational, Speech, and Physical Therapy
- Prescription drugs
- Home health care
- Other _____
- Don't know

12. Do your employees have a deductible or co-pay that they have to pay out of their own pocket for their health insurance?

- Yes ⇒ amount: _____
- No
- Don't know

Thank you for completing this survey

APPENDIX E
Key Informant Interview Introductory Letter

Dear Colleague:

The Missouri Department of Health and Senior Services recently received a State Planning Grant (SPG) from the Department of Health and Human Services Administration (HRSA). The purpose of the project is to develop a plan for providing access to affordable health insurance coverage to all citizens.

One component of the SPG project is to conduct interviews with key informants—persons who are knowledgeable about health insurance and the uninsured. Southwest Missouri State’s Ozarks Public Health Institute (OPHI) has been selected to conduct the interviews. You were referred by a colleague to participate in the project.

Someone from OPHI will be contacting you in the near future to set up a telephone interview. We need approximately 30 minutes of your time to ask some questions on health insurance coverage and barriers. The questions are listed on the back of this letter.

Your participation is voluntary, and you may withdraw at any time. We will be taping the interviews for later analysis, but your anonymity is guaranteed. Only group results will be reported. Tapes will be destroyed at the conclusion of the project.

If you have any questions about the SPG project, please contact Janet Martin at 417-836-4677 or janetmartin@smsu.edu.

Thanks in advance for your cooperation on this important statewide effort.

Sincerely,

Dalen Duitsman, Director
Ozarks Public Health Institute
Southwest Missouri State University
Department of HPER
901 South National Avenue
Springfield, MO 65804-0089
phone: 417-836-5550 fax: 417-836-5371
DalenDuitsman@smsu.edu

APPENDIX F
Key Informant Interview Questions

1. Why do some people in Missouri not have health insurance? (Probe: What other barriers besides affordability prevent people from getting insurance?)
2. What keeps people from using public insurance that they're eligible for?
3. As we know, the uninsured problem is very complex. What role do you think each of the following plays in the problem?

Businesses

The government

The insurance industry

The medical community

The pharmaceutical industry

Individuals

4. What constitutes essential services in a health insurance benefit package?
5. How could employer-based insurance plans be improved?
6. Why have health insurance costs increased so much in recent years?
7. What kinds of policy recommendations or changes are needed for closing the health insurance gap?
8. If governmental assistance were available for low-income persons, would you be in favor of mandating that all individuals have health insurance and that insurance companies provide coverage for everyone? (Additional info/explanation: The traditional suggestion has been to mandate that companies offer insurance. This puts the burden on individuals and insurance companies instead. It would be very similar to auto insurance, which everyone in Missouri is required to have.)
9. What additional comments do you have regarding the problem of the uninsured in Missouri?

APPENDIX G
Key Informants

FIRST NAME	LAST NAME	ORGANIZATION
Marcia	Albridge	Health Care USA
Harold	Bensch	Springfield-Greene County Health Department (retired)
John	Bentley	Jordan Valley Community Health Center
Jim	Blaine	Bolivar Medical Group
Jim	Casey	Missouri Department of Insurance
Kim	Covert	Coventry KC
Karen	Edison	University of Missouri Center for Health Policy
Bob	Finuf	Family Health Partners
Hilda	Fuentes	Kansas City Health Department
Gustavo	Granada	SEMO Migrant/Family Clinic
Anita	Hockett	Volunteers in Medicine
Steve	Hollis	Columbia-Boone County Health Department
Tom	Kerber	Missouri School Board Association
Bob	Kilgore	Kilgore's Pharmacy
Jim	Kreider	Missouri Retired Teachers Association
Patrick	Lee	Howard A. Rusk Rehabilitation Center
David	Lohn	Employee Benefits Design
Ross	McKinstry	Randolph County Health Department
Jacquelynn	Meeks	St. Louis County Department of Health
Brooks	Miller	Jordan Valley Dental Clinic
Dan	Pekarek	Joplin City Health Department
Michael	Pulido	Heartland Regional Medical Center East
Jim	Ragland	Northeast Missouri Health Council
Desma	Reno	Southeast Missouri State University
Ginger	Richardson	Jefferson City Free Medical and Dental Clinic
Peggy	Riggs	First Guard
Mark	Rushefsky	Southwest Missouri State University
Terri	Schmitt	St. Johns Regional Medical Center
Rita	Schonhoff	Whole Health Outreach
Kent	Shinn	Hannibal Regional Hospital
Loah	Stallard	Social Welfare Board of Buchanan County
Robert	Walters	Central Ozarks Medical Clinic
Jodi	Waltman	Community Care Clinic
Susan	Wilson	Family Medicine Associates

